

Fill in this information to identify the case:

Debtor 1 Raymond James Smollin

Debtor 2 _____

(Spouse, if filing)

United States Bankruptcy Court for the MIDDLE District of PENNSYLVANIA

Case number 20-01750

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Lakeview Loan Servicing, LLC

Court claim no. (if known): 15-1

Last 4 digits of any number you use to identify the debtor's account: 4747

Date of payment change: 8/1/2021

Must be at least 21 days after date of this notice

New total payment: \$1,392.14

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

No.
 Yes.

Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$789.21

New escrow payment: \$645.29

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

No
 Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:

New interest rate:

Current principal and interest payment: New principal and interest payment:

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

No
 Yes. Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment

New mortgage payment:

Debtor 1 Raymond James Smolin

Print Name

Middle Name

Last Name

Case number (*if known*) 20-01750

Part 4:

Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

I am the creditor
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Charles G. Wohlrab Date 06/15/2021
Signature

| | | | | | |
|---------------|---|-------------|-----------|-------|--------------------------------------|
| Print | <u>Charles G. Wohlrab, Esq.</u> | | | Title | <u>Authorized Agent for Creditor</u> |
| | First Name | Middle Name | Last Name | | |
| Company | <u>Robertson, Anschutz, Schneid, Crane & Partners, PLLC</u> | | | | |
| Address | <u>130 Clinton Rd #202</u> Number Street | | | | |
| | <u>Fairfield NJ 7004</u> City | State | ZIP Code | | |
| Contact Phone | <u>470-321-7112</u> Email <u>cwohlrab@raslg.com</u> | | | | |

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on June 15, 2021, I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

Raymond James Smollin
225 Aspen Commons
East Stroudsburg, PA 18302

And via electronic mail to:

Patrick James Best
ARM Lawyers
18 North 8th Street
Stroudsburg, PA 18360

Jack N Zaharopoulos (Trustee)
Standing Chapter 13 Trustee
8125 Adams Drive, Suite A
Hummelstown, PA 17036

United States Trustee
228 Walnut Street, Suite 1190
Harrisburg, PA 17101

By: /s/Deonte Bracey

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

RAY J SMOLLIN
ARM LAWYERS
C/O PATRICK JAMES BEST
18 N 8TH ST
STROUDSBURG PA 18360-1718

Statement Date: 05/26/2021

| Annual Escrow Account Disclosure Statement | |
|---|--------------------|
| Loan Number: | |
| Review Period: | 07/2020 to 07/2021 |
| Escrow Surplus: | \$3,804.31 |

| Current Mortgage Payment | |
|---|-------------------|
| Principal and/or Interest: | \$746.85 |
| Escrow (Taxes and/or Insurance): | \$789.21 |
| Total Monthly Payment: | \$1,536.06 |

| New Mortgage Payment | |
|---|-------------------|
| Principal and/or Interest: | \$746.85 |
| Escrow (Taxes and/or Insurance): | \$645.29 |
| Total New Monthly Payment | \$1,392.14 |
| Effective Due Date: | 08/01/2021 |

| Account History | |
|---|--|
| The following statement of activity in your escrow account from 07/2020 through 07/2021 displays actual activity as it occurred in your escrow account during that period. If your loan was transferred by another mortgage servicer, the prior projection information may not be included below. | |

| Month | Activity | Projected Amount | Actual Amount | Projected Escrow Balance | Actual Escrow Balance |
|-----------|-----------------------------|------------------|---------------|--------------------------|-----------------------|
| | Starting Balance | | | \$5,945.97 | \$559.29 |
| July | Deposit | \$789.21 | \$0.00 | \$6,735.18 | \$559.29 |
| July | MIP/PMI Disbursement | \$98.62 | * | \$6,636.56 | \$559.29 |
| July | MIP/PMI Disbursement | | \$98.62* | \$6,636.56 | \$460.67 |
| August | Deposit | \$789.21 | \$819.94* | \$7,425.77 | \$1,280.61 |
| August | MIP/PMI Disbursement | \$98.62 | * | \$7,327.15 | \$1,280.61 |
| August | MIP/PMI Disbursement | | \$98.62* | \$7,327.15 | \$1,181.99 |
| September | Deposit | \$789.21 | \$819.94* | \$8,116.36 | \$2,001.93 |
| September | MIP/PMI Disbursement | \$98.62 | * | \$8,017.74 | \$2,001.93 |
| September | Other Tax Disbursement | \$6,636.56 | \$4,901.08* | \$1,381.18 | \$2,899.15 |
| September | MIP/PMI Disbursement | | \$98.62* | \$1,381.18 | \$2,997.77 |
| October | Deposit | \$789.21 | \$0.00 | \$2,170.39 | \$2,997.77 |
| October | MIP/PMI Disbursement | \$98.62 | * | \$2,071.77 | \$2,997.77 |
| October | MIP/PMI Disbursement | | \$98.62* | \$2,071.77 | \$3,096.39 |
| November | Deposit | \$789.21 | \$1,639.88* | \$2,860.98 | \$-1,456.51 |
| November | MIP/PMI Disbursement | \$98.62 | * | \$2,762.36 | \$-1,456.51 |
| November | MIP/PMI Disbursement | | \$98.62* | \$2,762.36 | \$-1,555.13 |
| December | Deposit | \$789.21 | \$819.94* | \$3,551.57 | \$735.19 |
| December | MIP/PMI Disbursement | \$98.62 | \$98.62 | \$3,452.95 | \$833.81 |
| January | Deposit | \$789.21 | \$819.94* | \$4,242.16 | \$-13.87 |
| January | MIP/PMI Disbursement | \$98.62 | * | \$4,143.54 | \$-13.87 |
| January | Additional Ins Disbursement | \$757.00 | \$792.00* | \$3,386.54 | \$805.87 |
| January | MIP/PMI Disbursement | | \$96.41* | \$3,386.54 | \$902.28 |
| February | Deposit | \$789.21 | \$819.94* | \$4,175.75 | \$82.34 |
| February | MIP/PMI Disbursement | \$98.62 | * | \$4,077.13 | \$82.34 |

See reverse side for additional important information.

| Account History | | | | | | |
|---|-----------------------|------------------|---------------|--------------------------|-----------------------|-------------------|
| Month | Activity | Projected Amount | Actual Amount | Projected Escrow Balance | Actual Escrow Balance | |
| February | MIP/PMI Disbursement | | \$96.41* | \$4,077.13 | \$-178.75 | |
| March | Deposit | \$789.21 | \$789.21 | \$4,866.34 | \$610.46 | |
| March | MIP/PMI Disbursement | \$98.62 | * | \$4,767.72 | \$610.46 | |
| March | MIP/PMI Disbursement | | \$96.41* | \$4,767.72 | \$514.05 | |
| April | Deposit | \$789.21 | \$789.21 | \$5,556.93 | \$1,303.26 | |
| April | MIP/PMI Disbursement | \$98.62 | * | \$5,458.31 | \$1,303.26 | |
| April | City Tax Disbursement | \$893.53 | \$893.54* | \$4,564.78 | \$409.72 | |
| April | MIP/PMI Disbursement | | \$96.41* | \$4,564.78 | \$313.31 | |
| May | Deposit | \$789.21 | \$7,102.89*E | \$5,353.99 | \$7,416.20 | |
| May | MIP/PMI Disbursement | \$98.62 | *E | \$5,255.37 | \$7,416.20 | |
| May | Deposit | | \$0.00 | \$5,255.37 | \$7,416.20 | |
| May | MIP/PMI Disbursement | | \$96.41* | \$5,255.37 | \$7,319.79 | |
| June | Deposit | \$789.21 | \$789.21E | \$6,044.58 | \$8,109.00 | |
| June | MIP/PMI Disbursement | \$98.62 | \$96.41*E | \$5,945.96 | \$8,012.59 | |
| July | Deposit | | \$789.21*E | \$5,945.96 | \$8,801.80 | |
| July | MIP/PMI Disbursement | | \$96.41*E | \$5,945.96 | \$8,705.39 | |
| | Total Deposits | \$9,470.52 | \$15,999.31 | | | |
| | Total Disbursements | \$9,470.53 | \$7,853.21 | | | |
| Account Balance as of 07/31/2021 | | | | | | \$8,705.39 |

An asterisk (*) appearing next to the amount indicates a difference from projected activity either in the amount or the date. The letter "E" next to an amount indicates that the payment or disbursement has not yet occurred, but is estimated to occur on the date shown.

Last year we anticipated that Disbursements would be made from your Escrow Account during the period equaling \$9,470.53. Your lowest monthly escrow balance should not have exceeded \$1,381.18, which is either 1/6 (also equal to no more than two months) of the total projected payments from the account as required by federal law or the reasonable amount required by state law or the amount required by your mortgage contract. Your actual lowest monthly balance was \$-3,096.39. The items with an asterisk on your Account History may explain this. For further explanation, call our toll-free number shown under the Contact Us section on this statement.

Total Anticipated Annual Disbursement

We anticipate paying the escrow items listed below on your behalf in the upcoming 12-month period. The dollar amount shown may be the last amount paid for that item, or we may project the amount due as defined by federal law.

| Tax | Insurance | | | Item | Annual Expense | Anticipated Date(s) of Payment |
|-------------------------|------------|----------------|--------------------------------|-----------------------------|----------------|--------------------------------|
| | Item | Annual Expense | Anticipated Date(s) of Payment | | | |
| School Tax Disbursement | \$4,901.08 | September 2021 | | MIP/PMI Disbursement | \$96.41 | August 2021 |
| City Tax Disbursement | \$893.54 | April 2022 | | MIP/PMI Disbursement | \$96.41 | September 2021 |
| | | | | MIP/PMI Disbursement | \$96.41 | October 2021 |
| | | | | MIP/PMI Disbursement | \$96.41 | November 2021 |
| | | | | MIP/PMI Disbursement | \$96.41 | December 2021 |
| | | | | MIP/PMI Disbursement | \$96.41 | January 2022 |
| | | | | Additional Ins Disbursement | \$792.00 | January 2022 |
| | | | | MIP/PMI Disbursement | \$96.41 | February 2022 |
| | | | | MIP/PMI Disbursement | \$96.41 | March 2022 |
| | | | | MIP/PMI Disbursement | \$96.41 | April 2022 |
| | | | | MIP/PMI Disbursement | \$96.41 | May 2022 |
| | | | | MIP/PMI Disbursement | \$96.41 | June 2022 |
| | | | | MIP/PMI Disbursement | \$96.41 | July 2022 |

Total Anticipated Annual Disbursement = \$7,743.54

Account Projections

The following information covers your projected escrow account activity from 08/2021 to 07/2022. All payments we anticipate receiving as well as disbursements we anticipate making on your behalf are included, along with the Projected Escrow Account Balance, derived by carrying forward your current actual escrow balance. The required Escrow Account Balance displays the amount actually required to be on hand as specified by federal law, state law, or your mortgage documents, and may include a cushion of up to one-sixth of your annual disbursements. Please retain this statement for comparison with the actual activity in your account at the end of the next escrow analysis cycle.

| Month | Disbursements | | | Projected Escrow | Required Escrow | |
|-----------|--------------------|-----------|------------|-----------------------------|-------------------|-------------------|
| | Projected Payments | Projected | Projected | Description | Account Balance | Account Balance |
| | | | | <i>Beginning Balance</i> | \$8,705.39 | \$4,901.08 |
| August | | \$645.29 | \$96.41 | MIP/PMI Disbursement | \$9,254.27 | \$5,449.96 |
| September | | \$645.29 | \$96.41 | MIP/PMI Disbursement | \$9,803.15 | \$5,998.84 |
| September | | | \$4,901.08 | Other Tax Disbursement | \$4,902.07 | \$1,097.76 |
| October | | \$645.29 | \$96.41 | MIP/PMI Disbursement | \$5,450.95 | \$1,646.64 |
| November | | \$645.29 | \$96.41 | MIP/PMI Disbursement | \$5,999.83 | \$2,195.52 |
| December | | \$645.29 | \$96.41 | MIP/PMI Disbursement | \$6,548.71 | \$2,744.40 |
| January | | \$645.29 | \$96.41 | MIP/PMI Disbursement | \$7,097.59 | \$3,293.28 |
| January | | | \$792.00 | Additional Ins Disbursement | \$6,305.59 | \$2,501.28 |
| February | | \$645.29 | \$96.41 | MIP/PMI Disbursement | \$6,854.47 | \$3,050.16 |
| March | | \$645.29 | \$96.41 | MIP/PMI Disbursement | \$7,403.35 | \$3,599.04 |
| April | | \$645.29 | \$96.41 | MIP/PMI Disbursement | \$7,952.23 | \$4,147.92 |
| April | | | \$893.54 | City Tax Disbursement | \$7,058.69 | \$3,254.38 |
| May | | \$645.29 | \$96.41 | MIP/PMI Disbursement | \$7,607.57 | \$3,803.26 |
| June | | \$645.29 | \$96.41 | MIP/PMI Disbursement | \$8,156.45 | \$4,352.14 |
| July | | \$645.29 | \$96.41 | MIP/PMI Disbursement | \$8,705.33 | \$4,901.02 |

Your Projected Escrow Account Balance as of 07/31/21 is \$8,705.39. Your Required Beginning Escrow Balance according to this analysis should be \$4,901.08. This means you have a surplus of \$3,804.31. This surplus must be returned to you unless it is less than \$50.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. Due to the delinquent status of your account, we will retain your remaining surplus.

Balance Your Escrow Account

Each year your account is reviewed to make sure there is enough money to pay your property taxes and/or insurance. Federal law allows us to require a minimum balance in your account. This cash reserve helps to cover any increase in taxes and/or insurance. Subject to state law limits, your minimum balance normally equals the amount of your escrow payments for about two months. The payments made to and from your escrow account last year help predict your account activity for next year. Last year's activity also helps predict what your lowest account balance is likely to be. To balance your escrow account, we compare what your lowest account balance will likely be next year with your minimum required balance. The difference between those two numbers tells us if you need to deposit additional funds or if we will provide a refund. Any refund over \$50 will be returned to you.

| | |
|------------|---|
| \$1,097.76 | Your minimum required balance |
| \$4,902.07 | Your projected lowest account balance for September |
| \$3,804.31 | Your escrow account surplus/shortage |